

Jul 14 12 54 PM '03

ps
psJason W Helton & Courtney R Helton
BBM 18576636WARRANTY DEEDBK 448 PG 200
W.E. DAVIS CH. CLK.

That in consideration of TEN DOLLARS (\$10.00) and other good and valuable consideration to the undersigned grantor, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a corporation, in hand paid by THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, the receipt of which is hereby acknowledged, the said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. does by these presents grant, bargain, sell and convey unto the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, his successors and/or assigns the following described real estate, situated in De Soto County, Mississippi:

Lot 4, Ivy Manor Subdivision, Second Revision, in Section 23, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 57, Page 34, Plat Book 61, Page 16, and Plat Book 66, Page 40, all in the office of the Chancery Clerk of DeSoto County, Mississippi.

TO HAVE AND TO HOLD, to the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers, subject, however, to current taxes which constitute a lien accruing but not yet due and payable.

And said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. does for itself, its successors and assigns, covenant with said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers, that it is lawfully seized in fee simple of said premises, that said premises are free from all encumbrances unless otherwise noted above, that it has a good right to sell and convey the same as aforesaid, and that it will, and its successors and assigns shall, warrant and defend the same to the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. by Gina Gray, its Vice President who is authorized to execute this conveyance, has hereto set its signature and seal, this 10th day of July, 2003.

ATTEST:

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

(CORPORATE SEAL)

By: [Signature]Its: Gina Gray Vice President

Chris Houston
Chris Houston Asst. Secretary

STATE OF FL
COUNTY OF Duval

I, Stacy L. Miller, a Notary Public in and for said County, in said State, hereby certify that Gina Gray whose name as Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, (s)he as such officer and with full authority, executed the same voluntarily for and as the act of said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC..

Given under my hand and official seal, this the 10th day of July, 2003.

Stacy L. Miller
Notary Public

My Commission Expires:

STACY L. MILLER
NOTARY PUBLIC - STATE OF FLORIDA
COMMISSION # DD179015
EXPIRES 01/21/2007
BONDED THRU 1-888-NOTARY1

GRANTEE'S ADDRESS:

Best Assets -- CitiWest JV
3420 Norman Berry Drive, Suite 600
Atlanta, GA 30354
404-768-1400

GRANTOR'S ADDRESS:

WASHINGTON MUTUAL BANK FA
8120 Nations Way
Jacksonville FL 32256
904-224-5647/800-638-5647

This instrument prepared by:

J. Gary Massey
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299
S&M #03-0486

INDEX: Lot 4, Ivy Manor Subdivision, in S23, T3S, R8W,